

[PRICE \$2½ PER MONTH

NEW ADVERTISEMENTS.

HONGKONG.
IN BANKRUPTCY.

HONGKONG.
IN BANKRUPTCY.

IN THE MATTER OF **TAM CHING YU** of Victoria,
Hongkong, ^{Business} Contractor, lately
carrying on ^{Business} under the name of
TACK YUEN, bankrupt.

NOTICE is hereby given that a **MEETING**
of the **CREDITORS** of **TAM CHING YU**
of Victoria, ^{Business} Contractor,
lately carrying on ^{Business} under the name of
TACK YUEN, who was adjudicated Bankrupt on
the 8th March, 1886, will be held before
ALFRED GATCOWNE WISE, Acting Registrar
of the Supreme Court, at Court House, Victoria,
in the Colony of Hongkong, on **WEDNESDAY**, the 24th day of December, 1886, at 11
O'CLOCK in the **FORENOON** precisely for
the purpose of receiving a Statement of the
Assets of the Bankrupt and of declaring a
Dividend.

Dated this 6th December, 1886.

ALFRED G. WISE,
Acting Registrar.

Having been adjudged Bankrupt, under a Petition for Adjudication of Bankruptcy, filed in Her Majesty's Court of Bankruptcy in Hongkong, on the 29th day of May, 1886, a Public Meeting for the said Bankrupt to pass his last statement and make application for his Order of Discharge, will be held before the Honorable Sir GEORGE PHILLIPS, K.C.M.G., at the Court House, Victoria, aforesaid, on TUESDAY, the 23rd day of December, 1886, at ELEVEN o'clock in the FORENOON of that day precisely.

ALFRED GASCOINE WISE, is the Official Assignee in the Bankruptcy.

Dated the 6th day of December, 1886.

ALFRED GASCOINE WISE,
Acting Registrar.

WANTED.

A SITUATION as MANAGER of some Business by a man lately arrived from

Has possession of business in a Restaurant. A.B.
Address, Care of Mr. MACDOUGALL,
Temperance Hall, Hongkong.
[2292]

FOR SALE.

G E R M A N B E E R.
BERGSCLOSS BRAUERI.
GRUNBEER.
\$7.50 per Case of 12 Glass Quarts.
[2297]
S. SCHUELE & Co.,
2, Stanley Street,
Sole Agents.
Hongkong, 9th November, 1886.

C H A S. J. GAUPP & Co.
HAVE JUST RECEIVED
A SPLENDID SELECTION OF
DIAMOND AND GOLD JEWELLERY
SUITABLE FOR
CHRISTMAS & NEW YEAR PRESENTS:
Diamond Necklets. Diamond Rings.

Diamond Broochets. Diamond Scarf Pins.
Diamond Brooches. Diamond Studs.
Diamond Earrings. Diamond Collar Buttons.
A Magnificent — DIAMOND BROOCH LILY —
Price, \$4,000.
Also,
A very Large Invoice of DIAMONDS, from
1 to 5 Carats, 1st Class STONES, specially
selected and bought very favourably in
Paris.

Gold Necklets.	Gold Scarf Rings.
Gold Lookets.	Gold Scarf Pins.
Gold Brooches.	Gold Signet Rings.
Gold Bracelets.	Gold Albert Chains.
Gold Earrings.	Gold Collar Cases.
Gold Lace Pins.	Gold Seals and Compasses.

A very fine Selection of
PEARL and GEM JEWELLERY,
the Latest Novelties.

GOLD and SILVER WATCHES of the best

**BUILT CARRIAGE AND DRAWING-
ROOM CLOCKS.**
SILVER and ELECTRO-PLATED WARE by the
best Manufacturers.
SILVER RACE CUPS.
Hongkong, 8th December, 1886. [2296]

JAPAN!! JAPAN!! JAPAN!!!
NOTICE.

K U H N & C O.,
OF YOKOHAMA.

Bag respectfully to announce that they will
Exhibit and Offer FOR SALE during the
month of DECEMBER, one of the
GREATEST COLLECTIONS
OF
ANCIENT AND MODERN JAPANESE

WORKS OF ART.
EVER SEEN TOGETHER,
comprising—
BRONZE, LACQUER, IVORY, CLOISONNE, SILK, ENAMELS, SCREENS, STAIR, GOWNS, JACKETS, CURTAINS, JEWELLERY, &c., &c.

OVER
50,000 ARTICLES from 25 CENTS
to \$5,000 AN ARTICLE
Hongkong, 8th December, 1888. (2293)

NETHERLANDS-INDIA STEAM NAVI-
GATION COMPANY, LIMITED.

FOR AMOY.

THE Company's Steamship
"DEVONHURST,"
Captain Houtef, will be dispatched on above
TO-MORROW, the 9th inst, at FOUR P.M.

JARDINE, MATHESON & Co.,
Agents,
Hongkong, 7th December, 1888. [229]

FOR HONGKOW AND HAIPHONG.
THE Steamship
"LOIRE INFÉRIEURE,"
J. C. Fillivry, Master, will be despatched for
the above Ports, TO-MORROW, the 9th inst.
at 10 o'clock.

For Freight or Passage, apply to
CARLOWITZ & Co.,
Agents,
Hongkong, 8th December, 1888. [229]

FOR SAWATOW AND BANGKOK.
THE SCOTCH ORIENTAL STEAM
SHIP COMPANY, LIMITED.
THE Company's Steamer

PHKA CHOM KLAU,
Captain W. H. Watton, will be despatched for
the above Ports on FRIDAY, the 10th instant
at Eight A.M.
For Freight or Passage, apply to
YUEN FAT HONG,
Agents.
Hongkong, 8th December, 1888.

An absurd rumour got abroad among the Chinese in Abadan last Monday afternoon that the British consul had been struck by a

Sir,—With reference to my letter No. of the 20th ultimo, on the question of the structures in the Canton River, I am directed by the Officer Administering the Government to acquaint you, for the information of the hon. member, that in reply to His Excellency's telegram of the 21st ultimo, the Hon. Mr. B.H.M.'s Minister at Peking states that the subject has been receiving his constant attention, and that he made a further personal visit to the Yamen the day before receipt of the telegraphic message,—I have the honour to be, Sir, your most obedient servant.

(Sd.) F. STUBBS

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Acting Colonial Secretary.
Hon. P. Ryrie, Chairman, Chamber of Commerce.

POLICE COURT.

7th December.

BEFORE MR. E. MACKENZIE.

THE PROTECTION OF SMALL RUSSIA.
F. J. dos Remedios, clerk to Messrs. L. & L. Langnick & Co., Santos, clerk to Messrs. Wotton and Deacon, and L. M. Xavier, partner to Messrs. Noronha & Co., appeared to answer charges with appeal against a fine of \$100 each and \$250 in costs. Yaamati in this colony on Sunday last.

The defendants admitted the offence, and discharged with a caution.

ATTEMPTED LARCENY.
Chui Achung, Ah-mong-see, was charged having attempted to steal a chopper from a house in Sai Wai. He was brought to court to be ordered to find one surety of \$10 for his behaviour for three months, or in default to be committed for ten days.

OPTIM CASES.

Chang Ampu, cook, was fined \$5 for willful possession of prepared opium, and Fong Kien, waiter, was fined \$5 for a like offense. Lam Afat, coolie, in default of payment of \$5, was sent to gaol for a fortnight for licensed retailing of the drug.

— ALLEGED PIRATES.

Five Chinese were brought before the court charged with having previously attacked the *Kan* and *Yan* boats, and seized their cargo. One of the alleged pirates was charged with a place called Sam Nam, on the 23rd inst., for having been seen on board.

On the application of Inspector Perry the case was adjourned for a week.

— STEAMER THIEVES.

Three Chinese were brought before the court charged with having been on board the steamer *San Pablo* for the purpose of committing a robbery.

P. S. Harkin went on-board the vessel found the passengers complaining of the demands and others who had no business being asked for money. He searched them.

One of the defendants had three previous convictions recorded against him, and all three committed to gaol for three months, in default of finding security for their good behavior.

— CORRESPONDENCE.

[We do not hold ourselves responsible for the opinions expressed by our Correspondents.]

MARINE INSURANCE.

TO THE EDITOR OF THE "DAILY FREE PRESS."

SIR,—Any one reading the recent correspondence in the *Times* on the subject of Marine Insurance in the East, and not concerned with the intricate routine of business, would infer that the insurance companies were not doing much for the benefit of the numerous and poor individuals who figure as B, in transaction A, the agent.

Now, may I ask does the London agent write, or for that matter, any underwriter, the written instructions given by the parties ordering the goods from the agent all or how often to the broker, against which the broker has to defend himself? Will you say that it is more now-a-days that the credit is not state in what manner the insurance is covered, and in what company; further, is it not true that the precise instructions were very clearly the custom to be adopted, both regarding the insurance and the returns. Mr. A. in his letter, properly states that those the underwriter is not to be taken into consideration as to the ownership of the goods at the time taking out the policy, but in case of loss the

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plaint might be raised upon the ground that the League of Industries had boldly forward and said: "We object to the China papers invading certain routes" that have been the main channels of our foreign receipts." It could be no misunderstanding the grumblings of the green-eyed monster. I cast in the teeth of the China Companies that were "carrying on an undignified and unwelcome" to place their complaints on the same category as those of the London tradesmen who inveigle against the co-operative store. It remains to be seen what this reduction in the tariff would bring forth for the Chinese. The Chinese Consul (the Marine Lines Company's letter witnessed the *Singhaken* enter and by what a slender chance a heavy duty was avoided. It would appear that the Chinese are less than a profit to the holder, applicant, or underswearing association. I am, your obedient servant.

A SIAEHOELDER
Hongkong, 7th December, 1886.

LEKIN ON OPTUM AT FOOSHU

The following translation of a Chinese claim made upon the contents of the despatch addressed by the Optum Lekin Tsai tai

[illegible][illegible]

An absurd rumour got abroad among the Chinese in Abadan last Monday afternoon that the British consul had been struck by a

Sir,—With reference to my letter No. of the 20th ultimo, on the question of the structures in the Canton River, I am directed by the Officer Administering the Government to acquaint you, for the information of the hon. member, that in reply to His Excellency's telegram of the 21st ultimo, the Hon. Mr. B.H.M.'s Minister at Peking states that the subject has been receiving his constant attention, and that he made a further personal visit to the Yamen the day before receipt of the telegraphic message,—I have the honour to be, Sir, your most obedient servant.

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The defendants admitted the offence, and discharged with a caution.

ATTEMPTED LARCENY.
Chui Achung, Ah-mong-see, was charged having attempted to steal a chopper from a house in Sai Wai Street on Sunday last, and ordered to find one surety of \$10 for his behaviour for three months, or in default committed for ten days.

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— ALLEGED PIRATES.

Five Chinese were brought before the court charged with having piratically attacked the *Kan Koo*, a small Chinese sailing vessel, off a place called Sam Nam, on the 23rd inst. They were charged with having been on the application of Inspector Perry that the vessel was adjudged for a week.

— STEAMER THIEVES.

Three Chinese were brought before the court charged with having been on board the steamer *San Pablo* for the purpose of committing a robbery on the 19th inst.

P. S. Harkin went on-board the vessel found the passengers complaining of the demands and others who had no business being asked for money. He arrested them.

One of the defendants had three previous convictions recorded against him, and all three committed to gaol for three months, in default of finding security for their good behavior.

— CORRESPONDENCE.

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It is a pity that the (the Marine Lines) Company's letter witnessed the *Singhaken* enter and by what a slender chance a heavy cost was averted. It would appear that the letter states that about half of the time, a holder, applicant, or underswearing association is a man, your obedient servant.

A SIAEHOELDER
Hongkong, 7th December, 1886.

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[illegible][illegible]

46

NOTICES TO CONSIGNEES.

TO CONSIGNEES OF PORTLAND CEMENT
FROM LIVERPOOL.

SHIPPING Orders must be obtained from the
Underwriters not later than the 31st inst.
for shipment per steamer "ANTHONY."
BUTTERFIELD & SWIRE, Agents.
Hongkong, 4th December, 1886. [2219]

OCEAN STEAMSHIP COMPANY.

CONSIGNEES per Company's Steamer
"ANTHONY,"
are hereby notified that the Cargo is being dis-
charged into Craft, and/or landed at the Go-
downs of the Underwriter, in both cases it will
be at Consignee's risk. The Cargo will be ready
for delivery from Craft or Godown on and after
the 5th inst.

Goods undelivered after the 12th instant,
will be subject to Rent.
BUTTERFIELD & SWIRE, Agents.
Hongkong, 4th December, 1886. [2219]

NETHERLANDS INDIA STEAM NAVI-
GATION COMPANY.

FROM SOERABAYA, SAMARANG, RA-
TAVIA, SINGAPORE, AND SAIGON.

THE COMPANY'S STEAMSHIP.

"DEVONSHIRE,"
having arrived from the above Ports, Consignees
of Cargo by her are hereby informed that their
Goods are being landed at their risk into Messrs.
Jardine, Matheson & Co.'s Godowns, West Point,
whence delivery may be obtained.

Cargo remaining undelivered after the 8th
instant, will be subject to rent.

No Fire Insurance has been effected.
Bills of Lading will be countersigned by
JARDINE, MATHESON & Co.
Hongkong, 1st December, 1886. [2247]

OCEAN STEAMSHIP COMPANY.

CONSIGNEES per Company's Steamer
"ANTHONY,"
are hereby notified that the Cargo is being dis-
charged into Craft, and/or landed at the Go-
downs of the Underwriter, in both cases it will
be at Consignee's risk. The Cargo will be ready
for delivery from Craft or Godown on and after the
5th inst.

Goods undelivered after the 9th instant,
will be subject to Rent.
BUTTERFIELD & SWIRE, Agents.
Hongkong, 1st December, 1886. [2249]

NORDEUTSCHER LOYD.

NOTICE TO CONSIGNEES.

STEAMSHIP "ORDER,"
FROM BREMEN AND PORTS OF CALL.

THE above named steamer having arrived,
Consignees of Cargo are hereby informed that
their Goods, with the exception of Opium,
Treasure and Valuables, are being landed and
stored at their risk into the Godowns at the
Kowloon Pier, whence delivery may be obtained.

Optional Cargo will be landed here in Hong-
kong unless notice to the contrary be given
before Noon, TO-DAY, the 2nd instant.

No Claims will be admitted after the 10th
instant, and all Goods remaining after the 10th
instant, will be subject to rent.

All broken, chafed, and damaged Goods to be
left in the Godowns where they will be
examined on Tuesday, the 7th instant, at 2 p.m.
Any Claims must reach us before the 10th
instant, or they will not be recognized.

No Fire Insurance has been effected.
Bills of Lading will be countersigned by
JARDINE, MATHESON & Co.
Hongkong, 2nd December, 1886. [1485]

FROM LONDON, PENANG, AND
SINGAPORE.

THE Steamship

"GLENAYON,"
having arrived from the above Ports, Consignees
of Cargo by her are hereby informed that their
Goods, with the exception of Opium, are being
landed at their risk into the Godowns of the
Underwriter, whence delivery may be obtained.

Optional Cargo will be forwarded unless
notice to the contrary be given before 5 p.m.
TO-DAY, the 3rd instant.

Cargo remaining undelivered after the 14th
instant will be subject to rent.

No Fire Insurance has been effected.
Bills of Lading will be countersigned by
JARDINE, MATHESON & Co.
Hongkong, 3rd December, 1886. [2253]

UNION LINE.

NOTICE TO CONSIGNEES.

FROM LONDON, PENANG, AND
SINGAPORE.

THE Steamship

"JAMES WATT,"
Captain D. Petrie, having arrived from the above
Ports, Consignees of Cargo are hereby re-
quested to send in their Bills of Lading to the
Underwriter for countersigning and to take
immediate delivery of their Goods from along-
side.

The steamer is berthed at the Kowloon Pier,
and Cargo impounding her discharge will be at
once landed and stored at Consignees' risk and
expense and no Fire Insurance will be effected.

All Claims against the steamer must be pre-
sented to the Underwriter on or before the 13th
instant, or they will not be recognized.

RUSSELL & Co.,
Agents.
Hongkong, 3rd December, 1886. [2251]

GRIFFITH'S

PHOTOGRAPHIC VIEWS.

of Hongkong, and Ports,
Are the Newest and Best published, have the
greatest degree of permanency and are moderate
in price.

SPECIAL EXCELLENCE

in IVORY MINIATURES, Enlargements and
reproductions.

STUDIO, 1, DUNDRELL STREET. [1694]

FONG, PHOTOGRAPHER

STUDIO, ICE HOUSE LANE,
BEHIND NORTHERN BANK,
Hongkong.

Has a LARGE CHOICE, and more COMPLETE
COLLECTION OF VIEWS, than any other
in the Empire, the Copies of which are only
to be procured from his Studio or Messrs.
KEELEY & WALSH'S Store.

IVORY MINIATURES of Superior Excellence
and High Finish, painted under careful
Supervision.

INSTANTANEOUS VIEWS, Groups and Pos-
tures of different sizes taken daily. [18]

PUNLUN PHOTOGRAPHER

has received the latest appliances for
Photography and enlarged his premises for the
greater comfort of his Customers, he hopes to
receive a continuance of the liberal support
previously given.

INSTANTANEOUS VIEWS, Groups, and
Portraits having the greatest degree of
permanency taken at very moderate prices.

STUDIO, 25, QUEEN STREET, CORNER
PUTTING STREET. [1948]

NOTICE

HONGKONG AND WHAMPOA DOCK
COMPANY, LIMITED.

SHIPMASTERS AND ENGINEERS are
respectfully informed that if upon their
arrival in this Harbour, none of the Company's
Foremen should be at hand, orders for repairs if
sent to the Head Office, No. 14, Praya
Central, will receive prompt attention.

In the event of complaints being found
necessary, communication with the Underwriter
is requested, when immediate steps will be taken
to rectify the cause of dissatisfaction.

D. GILLIES,
Secretary.
Hongkong, 26th August, 1886. [85]

SQUARE BOTTLE WHISKY

NAPLES, JONATHAN'S BLEND,
Super Quality.

CUTLER, PALMER & Co. SINGAPORE.
Apply to

LANE, CRAWFORD & Co.,
Hongkong. [2310]

INSURANCES.

THE MAN ON INSURANCE COM-
PANY, LIMITED.

HEAD OFFICE—HONGKONG.

CAPITAL (SUBSCRIBED), \$1,000,000.

BOARD OF DIRECTORS.

MR. BEN SANG, Esq.
MR. HUP, Esq.
MR. YOW CHONG PING, Esq.
MR. CHAN LI CHOW, Esq.
MR. HOI CHUNG, Esq.

THE COMPANY GRANTS POLICIES ON
MARINE RISKS to all parts of the World,
payable at any of its Agencies.

Contributory Dividends are payable to all
Contributors of Business, whether they are
Shareholders or not.

WOO LIN YUEN,
Secretary.

HEAD OFFICE:
No. 2, Queen's Road West,
Hongkong, 14th March, 1881. [1751]

QUEEN FIRE INSURANCE
COMPANY.

The Underwriter, Agents for the above Com-
pany, are prepared to ACCEPT RISKS ON
FIRST-CLASS GODOWNS at 1 per Cent. Net pre-
mium per Annum.

NORTON & Co., Agents.
Hongkong, 26th May, 1881. [16]

THE CHINA FIRE INSURANCE COM-
PANY, LIMITED.

It is prepared to ACCEPT FIRST-CLASS
RISKS at 1/4, 1/2, 3/4, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 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MAIL SUPPLEMENT TO THE HONGKONG DAILY PRESS.

HONGKONG, TUESDAY, DECEMBER 27th, 1886.

CROWN AGENTS FOR THE COLONIES.

Lord Salisbury's Government has incurred considerable criticism in consequence of referring so many important questions to Commissions. Lord Randolph Churchill has replied to this criticism that as it is never safe to prophesy until you know, so the present Government do not believe in legislating until it knows, and hence its policy of appointing Commissions to acquire exact information. In this colony the reference of various subjects to Commissions has also been adversely commented on as being an expedient for shelving awkward questions. We do not believe any Commission has ever been appointed here with that particular object in view. On the other hand, it would not be difficult to point to cases in which very substantial public advantage has accrued from their work. A question has been raised recently in reference to which we think a Commission might be usefully appointed. We refer to the employment of the Crown Agents to execute all the duties for goods required by the colony. The subject was recently brought forward in the Legislative Council, and it has also attracted some attention in the neighbouring colony of the Straits Settlements, where similar views to those expressed by the unofficial members appear to be entertained. Referring to the debate the *Singapore Free Press* says:—"Mr. Lister's opening remark reminds us of a veteran naval officer, in which a foreign officer had five reasons for not returning a salute, the first being that he had no guns. 'Oh! that will do,' said the party addressed, 'never mind the other four.' Similarly Mr. Lister says that the idea of dispensing with the Crown Agents is one of the question 'because we simply would not be allowed to do it.' If that were literally true, further argument would be useless. But we do not think the Colonial Office is any more able to withstand public opinion than any other department, and if the question once became a Parliamentary matter, reform would be forced on it." We agree with our contemporary that reform may be forced on the Colonial Office by the force of public opinion, but it must first be shown that there is room for reform. The sole question is whether the Crown Agents do the work better than it could be done by a system of local tender. If so, then the Crown Agents ought to be continued; if not, then the alternative system ought to be adopted. So far no evidence has been adduced to show that the Crown Agents either involve the colony in unnecessary expenditure or fail to meet all reasonable requirements as to the character of the goods they send out, but there is a very general impression that inquiry would show them to be wanting in both respects. The public, however, has no opportunity of arriving at any definite conclusion on the question, as neither the goods nor the accounts have ever been subjected to any public inspection. If a Commission were appointed to examine the Crown Agents' accounts for the last five years, say, and to examine the heads of departments and other officials as to whether the goods had given satisfaction both as to quality and description, their report would practically settle the matter. The *Free Press* says:—"The Hongkong Attorney-General said that the question had often been considered in Crown Colonies, and the verdict had always been that the work was satisfactorily performed by the Crown Agents." If he had said 'with less trouble to the departments' he would have been more accurate. The instant a matter has passed into their hands, the colonial officer is practically helpless. Suppose the articles required to be bricks or cement. A consignment is sent out of inferior quality to that required. Does the Colonial Engineer or any one else at once reject it and demand a better article? Not a bit of it. He simply says:—"The Crown Agents have sent me these articles and I must use them; I admit they are not up to muster and that I could have got better articles locally. But I really dare not reject them. Besides the delay would be too great." We know of one case in which a Chinese contractor offered to supply any quantity of brass work to be used in erecting a new building at something under the home figure, but the quality of every article to be guaranteed. But his offer could not be accepted, although the result would have been far more satisfactory." We believe cases have occurred in Hongkong where utterly worthless articles have been sent out by the Crown Agents, and in other cases, when officers have requested to be allowed to send orders direct to the manufacturers or dealers permission has been refused, although a saving to the colony might have been effected had it been granted. Although we are not in a position to condemn the Crown Agents, we certainly think a case has been made out for inquiry. In India the Finance Committee have been conducting an exhaustive inquiry as regards the spending departments, with the result they are about to recommend economies amounting in the North-West Provinces to two lakhs, and in Bombay to twenty-eight lakhs. Why not have an inquiry into our expenditures in Hongkong, and commence with the Crown Agents?

THE INSURRECTION IN HAINAN.

Thieving in Hainan threatens to tax very severely the resources of the Kwangtung Government in its suppression. Until recently the actual position of affairs in the island was imperfectly understood by foreigners, but not long since we published how matters stand. The *N. C. Daily News* also publishes a translation from the *Peking Gazette* of the 12th October of a very lengthy memorial from His Excellency CHANG CHANG-CHUNG, Viceroy of the Two Kwang, on the

HONGKONG LEGISLATIVE COUNCIL.

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LATEST TELEGRAMS.

LONDON, 26th November.
The Italian Minister for Foreign Affairs has stated that Italy fully concurs in the peaceful policy of Austria and Germany. He added that Italy will labour to prevent a European war, and is determined to maintain its friendship with England.
LONDON, 1st December.
The state of Ireland is considered much worse, and the Times urges continued efforts in enforcing respect for the law as a means of shortening the struggle.
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THE PORT ACTUARY CONTRACTS.

M. Thevenet, the French Engineer in charge of the harbour works at Port Arthur, writes to the *Chinese Times* as follows: "The *Chinese Times* has published an article relating and commenting upon the views expressed by the *Chinese Times* and the *Shen-poo* on the subject of the contract made with the French Syndicate for the works of Port Arthur. Without stopping to point out the numerous mistakes, both in matters of fact and of comment, made by both these newspapers, it would be an ungrateful acknowledgment of the few moments of momentary reading afforded me, I cannot allow to pass without a protest an insinuation the full force of which your correspondent has probably not measured.

In his insinuation—which is as touching as it is disingenuous—for the interests of China, he seems to fear that the contract will be carried out in such a manner as to obtain, through bad execution of the work, compensation for the low price at which it was contracted for.

May your correspondent be reassured! May the Chinese authorities consider the official estimate of the works I will have nothing more to say to justify the confidence they have placed in me. Besides, the work will be carried out at broad daylight; all visitors will be welcome, and my staff will be happy to show them through the works and give them all the information they may wish for. I might mention a certain rough draft of contract, the author of which was not quite so accommodating. Those who have not been so hasty in accepting the *Chinese Times* and *Shen-poo's* statements will then be able to convince themselves that when an engineer of the Corps des Ponts et Chaussées de France has signed a contract for works, his principal object is to faithfully and strictly fulfill all its conditions.

The works will be well done; I have pledged myself to that, and I will keep my engagement. I cannot, however, guarantee the exactness of the control of the works, or the official supervision of the Chinese authorities, who, after all, and whatever your correspondent may say, are the best judges of their own interest.

As to our profits, be they large or small, that concerns us and us only.

Allow me in conclusion to appeal to your impartiality and to put you a question: "Do you consider all this racket as very beneficial to foreign interests in China?" It strikes me that sometimes the Chinese must laugh heartily at these insinuations of international animosity.

MARINE INSURANCE.

The subjoined comments and correspondence have been published in *The Times*—

Considerable attention is now being given in the City to a matter which has excited great interest among marine underwriters and merchants connected with China and the East. In the early part of this month, two old established and respectable marine insurance offices—the Alliance Marine Insurance Company and the Marine Insurance Company—issued circulars announcing their readiness to accept insurances to China at very great reductions, in the current rates of premium. Such an unusual step on the part of marine offices of good position and repute is said to have resulted from the aggressive action of certain marine companies whose head offices are abroad. Some years ago merchants in China determined to secure for themselves a portion of the profits which were being realized by underwriters when the rates of premium between England and China were very lucrative. They therefore founded marine offices in some of the treaty ports upon the system of returning a fixed percentage of profits realized to the insured. This return is called a bonus, but it is really a deferred rebate of premium contingent upon profits and fluctuating with them because it is calculated upon the amount of premium paid, and not upon shareholding interest. Under this system it is possible for the largest recipients of premiums returned to have little, if any, responsibility for the liabilities of a company should its operations at any time result in loss, and there is thus a divorce between profit and responsibility. The above-mentioned London companies—and we understand that a great many other English underwriters are adopting the same course—propose to discount the rebate of premium by accepting insurances at rates which are equivalent present deduction for its value, and if such present deduction be a fair equivalent for the deferred repayment it is obvious that the immediate net rate is preferable. More especially is this so if, as alleged, the real insurer does not always receive the deferred rebate, and if it is credited to the agent through whom the premium is originally paid, who has thus an inducement to divert as much business as possible to an office from which he has large reversionary expectations. If such a practice does exist, it may perhaps be asked whether a company, having engaged to return a certain percentage of profit on premiums, can allocate it to a third person except with the knowledge and consent of the principal, and it is still more questionable whether an agent, or any one acting in a fiduciary capacity, can, without hazard to himself, accept such an allocation except under similar conditions of approval. The foregoing remarks are based upon what is alleged by the London companies, and it is probable that the China companies can make a sufficient answer to them. If so, they will not hesitate, we presume, to accept a challenge which has been offered to them in such a public manner. The mercantile community is directly concerned in the issues which have been raised, and will watch their development with continued interest. In the meantime there would seem to be no reason to suppose the prospect of an era of conflict in rates, by which it is probable that insurers will be the chief sufferers.

—Union Insurance Society of Canton (Limited).

Royal Exchange, E.C., October 26.

Sir,—I am very glad to have the opportunity afforded me by *The Times* of placing clearly before the mercantile public the facts of the case with reference to the constitution and working of the office described therein as 'certain marine companies' whose head offices are abroad. As the representative in London of one of the oldest of the China offices, a company which has now for more than fifty years conducted its business with continuous success on the mutual or co-operative system, I feel assured that the actual working of that system needs only to be clearly understood by the mercantile world to insure it a largely increased support, not only from merchants and shippers to and from the East, but from any insurer to any part of the world who has business to offer of a profitable nature. The system adopted by the office, and as they might very properly be termed, 'capitalist' offices, consists in paying over the whole or their divisible profits year by year to the investing shareholder, by way of interest on his investment, and the merchant or shipper who brings to the office the business which creates those profits receives from them no benefit whatever. The system adopted by the China office, on the other hand, is the co-operative principle pure and simple. After paying the working expenses of the year and providing adequately for a reserve fund, a portion of the profits is paid to the shareholder in his capacity of investor, and the remainder, after the rate of interest on his investment, but the bulk of the profit is distributed among the constituents of the company, merchants, shippers, and others, in the form of a percentage return (or bonus) on the amount of premium which each one

of them has paid during any given year. Let a comparison be taken where in each case the insurer pays the market rate. The difference is simply this, that while in the case of the 'mutual' or co-operative system, the profit is shared by the insured, in the case of the 'bonus' office the insurer gets his fair share of the profit which he has helped to create. In the former case the investor also benefits and the insurer (as such) gets nothing. In the latter case the insurer gets everything. In the latter case the insurer gets everything. In the latter case the insurer gets everything.

The bonus system adopted by the China office is patent to all the world, and if in any case three parties are interested it is a matter of course that the bonus should be divided among them. The bonus system is the true one, and it will triumph in the end. 'Magna est veritas et prevalebit.'—I am, Sir, your obedient servant.

M. P. JONES.

Agent for the Union Insurance Society of Canton, (Limited).

London, 27th October.

Sir,—Mr. Jones's letter, as well as your own editorial remarks, came to hand this morning. I am glad to see that the Chinese authorities are so much interested in the subject of the contract. The contract is a simple one of competition between the 'mutual' or co-operative system and that ordinarily in vogue. But it is not a matter of fact that the contract is a simple one of competition between the 'mutual' or co-operative system and that ordinarily in vogue. But it is not a matter of fact that the contract is a simple one of competition between the 'mutual' or co-operative system and that ordinarily in vogue.

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with a revolver he was carrying. He was strongly of opinion that he hit one, but he did not succeed in stopping either of them, and they escaped. At present there is nothing more from this quarter, and the man, who is exceedingly shabby, many of them looking unworthy of a name for either. Even among the upper classes there are many who seem to be living in the midst of discomfort. The streets, connecting the city with the harbour, are filthy, and are not being improved. The streets, connecting the city with the harbour, are filthy, and are not being improved. The streets, connecting the city with the harbour, are filthy, and are not being improved.

The school buildings are especially prominent and are in marked contrast to the houses of the people. Graduates of the Tokyo University, and also from the Fukuoka University, are employed in the Normal Academic and Common schools, at good salaries. The Koto Shogakukan is an immense school, with 1,500 scholars.

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On Monday night a fire broke out at Nani Chuen, on the Honan side. More than thirty houses were destroyed. The people burned out were nearly all Hakka, most makers by trade. No loss of life occurred. A new company has been created here for the purpose of financial exigencies. In consideration of the payment of the sum of Tls. 20,000 per annum, the Tzu Hui are to be well walled to levy a tax of five cents on each house, and a new company has been created here for the purpose of financial exigencies.

The annual bazaar of the French Sister in aid of the *Amicale des Sœurs* at Wanchai was held at the C. H. Hall on Saturday afternoon. The stalls were set out in St. Andrew's Hall and there was a large display of all the usual useful and useful articles commonly on sale at gatherings of this kind. The stalls were set out in St. Andrew's Hall and there was a large display of all the usual useful and useful articles commonly on sale at gatherings of this kind.

The school buildings are especially prominent and are in marked contrast to the houses of the people. Graduates of the Tokyo University, and also from the Fukuoka University, are employed in the Normal Academic and Common schools, at good salaries. The Koto Shogakukan is an immense school, with 1,500 scholars.

The dialect of the people is so different from the language of Tokyo and central Japan that the conversation of a Soudanite is, in some cases, entirely outside the comprehension of the Japanese. The dialect of the people is so different from the language of Tokyo and central Japan that the conversation of a Soudanite is, in some cases, entirely outside the comprehension of the Japanese.

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